

Information to identify the case:

Debtor 1	<u>Normy Sencion Toledo</u>	Social Security number or ITIN	xxx-xx-2685
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Juan C. Toledo</u>	Social Security number or ITIN	xxx-xx-6363
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-12328-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Normy Sencion Toledo
fka Normy Sencion Herrera

Juan C. Toledo
aka Juan Carlos A. Toledo-Lopez

5/11/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Normy Sencion Toledo
 Juan C. Toledo
 Debtors

Case No. 18-12328-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 50

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.
 db/jdb

+Normy Sencion Toledo, Juan C. Toledo, 282 Stewart Avenue, 2nd Floor,
 Kearny, NJ 07032-3640

517318904 AFC/Doctors Express, 560 New York Avenue, Lyndhurst, NJ 07071-1532

517318903 +Advanced Surgery Ctr of Clifton, LLC, 1200 Route 46 West, Clifton, NJ 07013-2440

517318906 +Ana Da Silva, 3450 Valley Road, Basking Ridge, NJ 07920-2653

517318907 +Anthem Blue Cross & Blue Shield c/o, Rawlings Financial Services, LLC, PO Box 2020,
 La Grange, KY 40031-2020

517346611 +Belleville Police Department, 152 Washington Avenue, Belleville, NJ 07109-2589

517318908 +Best Buy/CBNA, PO. Box 6497, Sioux Falls, SD 57117-6497

517318911 +Celentano, Stadmaur & Walentowicz, LLP, 1035 Route 46 East, Suite B208,
 Clifton, NJ 07013-2469

517318914 Clara Maass Medical Center c/o, BCA Financial Services, Inc., 18001 Old Cutler Road,
 Suite 462, Miami, FL 33157-6437

517318918 +Hackensack University Medical Center, PO. Box 48027, Newark, NJ 07101-4827

517318919 Hackensack University Medical Center c/o, Celentano, Stadtmair & Walentowicz, LLP,
 1035 Route 46 East, Suite B208, POB 2594, Newark, NJ 07101

517318920 +Hackensack University Medical Ctr. c/o, NCO Financial Systems, Inc.,
 Two Huntington Quadrangle, Suite 3N02, Melville, NY 11747-4503

517318921 #+Jenn-Way Recovery Bureau, LLC, PO Box 342, Ringwood, NJ 07456-0342

517346612 +Jose B. Valentin, 401 Main Street, Apartment 2L, East Orange, NJ 07018-3227

517318922 +Kearny Emergency Medical Services, PO Box 419, 352 Maple Street, Kearny, NJ 07032-2125

517318924 +Livingston Pathology Associate, 520 E. 22nd Street, Lombard, IL 60148-6110

517318926 +Medical Laboratory Corp. of America c/o, Central Credit Services LLC, 9550 Regency Square,
 Suite 500, Jacksonville, FL 32225-8169

517318925 +Medical Laboratory Corp. of America c/o, American Medical Collection, 4 Westchester Plaza,
 Elmsford, NY 10523-1612

517318927 #+Michael Zozzaro, MD c/o, Jenn-Way Recovery Bureau, LLC, PO Box 342,
 Ringwood, NJ 07456-0342

517318928 +Mobile Loans, PO. Box 1409, Marksville, LA 71351-1409

517318930 +Navient, 123 Justison Street, Wilmington, DE 19801-5360

517318931 +New Jersey Perinatal Associates, 600 South Livingston Avenue, Livingston, NJ 07039-5419

517318933 +Paypal Credit, PO. Box 105658, Atlanta, GA 30348-5658

517318934 Quill.Com, PO Box 37600, Philadelphia, PA 19101-0600

517318936 +State Of New Jersey, Division Of Taxation, PO.Box 046, Trenton, NJ 08601-0046

517318939 +The Port Authority of NY & NJ c/o, Alliance One Receivables Mgmt, 6565 Kimball Drive,
 Suite 200, Gig Harbor, WA 98335-1206

517318940 +The Sherwin-Williams Co., 10406 Tucker Street, Beltsville, MD 20705-2201

517318941 +Thoracic Medical Associates, PO Box 486, Cedar Grove, NJ 07009-0486

517318943 +Twin Towing, 35 Mill Street, Belleville, NJ 07109-3050

517318944 +US Department of Education, PO. Box 7859, Madison, WI 53707-7859

517346613 +Union County Court, 2 Broad Street, Elizabeth, NJ 07201-2202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2018 23:56:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021

517318905 +EDI: RMCB.COM May 12 2018 03:33:00 American Medical Collection Agency,
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615

517318909 +EDI: CAPITALONE.COM May 12 2018 03:34:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281

517318910 +EDI: CAPITALONE.COM May 12 2018 03:34:00 Capital One, PO. Box 30285,
 Salt Lake City, UT 84130-0285

517318912 +EDI: CHASE.COM May 12 2018 03:34:00 Chase Bank, P.O. Box 15298,
 Wilmington, DE 19850-5298

517318913 +E-mail/Text: ebn@barnabashealth.org May 11 2018 23:56:36 Clara Maass Medical Center,
 PO Box 903, Oceanport, NJ 07757-0903

517318915 +EDI: WFNNB.COM May 12 2018 03:34:00 Commenity Bank, PO.Box 182789,
 Columbus, OH 43218-2789

517318916 EDI: DISCOVER.COM May 12 2018 03:34:00 Discover Card, PO.Box 15316,
 Wilmington, DE 19850

517318917 +E-mail/Text: bankruptcynotice@lfbusa.com May 11 2018 23:56:01 First Financial Bank,
 363 West Anchor Drive, Dakota Dunes, SD 57049-5154

517318923 +EDI: CBSKOHL'S.COM May 12 2018 03:34:00 Kohls/Capital One, PO. Box 3115,
 Milwaukee, WI 53201-3115

517318932 +EDI: AGFINANCE.COM May 12 2018 03:33:00 One Main, PO.Box 1010,
 Evansville, IN 47706-1010

517318937 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/Banana Republic, PO.Box 965005,
 Orlando, FL 32896-5005

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 50

Date Rcvd: May 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517318938 +EDI: RMSC.COM May 12 2018 03:34:00 SYNCB/Care Credit, PO.Box 965036,
Orlando, FL 32896-5036
517318935 EDI: SEARS.COM May 12 2018 03:34:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517319807 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517318942 EDI: TFSR.COM May 12 2018 03:33:00 Toyota Motor Credit, 5005 North River Blvd,
Cedar Rapids, IA 52411
517318945 EDI: VERIZONCOMB.COM May 12 2018 03:35:00 Verizon, PO Box 15124, Albany, NY 12212-5124
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517381378* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 5005 North River Boulevard,
Cedar Rapids, IA 52411)
517318929 ##Montclair Radiological Assoc., 4 Brighton Road, Suite 200, Clifton, NJ 07012-1665
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Raphael Darrington on behalf of Debtor Normy Sencion Toledo raphaeldarrington@gmail.com,
outsourcedparalegal@gmail.com
Raphael Darrington on behalf of Joint Debtor Juan C. Toledo raphaeldarrington@gmail.com,
outsourcedparalegal@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6